

**Information to identify the case:**

Debtor 1	<u>Patricia A. Flack</u>	Social Security number or ITIN	xxx-xx-7503
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-17809-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia A. Flack

11/7/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Patricia A. Flack  
 Debtor

Case No. 14-17809-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db  
 514898869 +Patricia A. Flack, 3 Hegel Place, Port Monmouth, NJ 07758-1656  
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514909607 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514905377 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
 514729188 GM Platinum Master Card, Capital One Card Services, PO Box 80082, Salinas, CA 93912-0082  
 514729190 +IDT Energy, 550 Broad St, Newark, NJ 07102-4549  
 514729191 JCP&L First Energy, Main Street, A-RPC, Akron, OH 44308-1890  
 514729192 +Twp of Middletown Comm Dev, Administration Bldg - CDP, 1 Kings Highway,  
 Middletown, NJ 07748-2502

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2019 00:06:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2019 00:06:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514729184 EDI: CITICORP.COM Nov 08 2019 04:28:00 AT&T Universal Card, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 514729183 EDI: AMEREXPR.COM Nov 08 2019 04:28:00 American Express, PO Box 981535,  
 El Paso, TX 79998-1535  
 514878267 EDI: BECKLEE.COM Nov 08 2019 04:23:00 American Express Bank, FSB, c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514729185 EDI: BANKAMER.COM Nov 08 2019 04:28:00 Bank of America, PO Box 982235,  
 El Paso, TX 79998-2235  
 514729186 +EDI: BANKAMER.COM Nov 08 2019 04:28:00 Bank of America, PO Box 45224,  
 Jacksonville, FL 32232-5224  
 514807673 EDI: BANKAMER.COM Nov 08 2019 04:28:00 Bank of America, N.A., NC4-105-02-99,  
 PO Box 26012, Greensboro, NC 27420-6012  
 514729187 EDI: DISCOVER.COM Nov 08 2019 04:28:00 Discover, PO Box 30943, Salt Lake City, UT 84130  
 514741632 EDI: DISCOVER.COM Nov 08 2019 04:28:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514729189 E-mail/Text: bankruptcy.bnc@ditech.com Nov 08 2019 00:06:31 Green Tree Servicing LLC,  
 Att: Bankruptcy, PO Box 6154, Rapid City, SD 57709-6154  
 515014930 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 08 2019 00:06:31 Green Tree Servicing, LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 514838342 EDI: Q3G.COM Nov 08 2019 04:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514844083 ##+JCP&L, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-6771

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Nov 07, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Sindi Mncina on behalf of Creditor Ditech Financial LLC smncina@rascrane.com  
Warren Brumel on behalf of Debtor Patricia A. Flack wbrumel@keyportlaw.com,  
brumellawecf@gmail.com/wbrumel@keyportlaw.com

TOTAL: 5